

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
LACHAMFER A BUCKNER § Case No. 1:15-16596-TAB
§
Debtor §

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

RONALD R. PETERSON, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 369,600.00 (Without deducting any secured claims)	Assets Exempt: 32,900.00
Total Distributions to Claimants: 1,171.78	Claims Discharged Without Payment: 594,134.51
Total Expenses of Administration: 612.34	

3) Total gross receipts of \$ 4,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 2,215.88 (see **Exhibit 2**), yielded net receipts of \$ 1,784.12 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$ 553,981.00	\$ 0.00	\$ 0.00	\$ 0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	NA	612.34	612.34	612.34
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from Exhibit 7)	40,153.51	1,165.13	1,165.13	1,171.78
TOTAL DISBURSEMENTS	\$ 594,134.51	\$ 1,777.47	\$ 1,777.47	\$ 1,784.12

4) This case was originally filed under chapter 7 on 05/09/2015 . The case was pending for 32 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/20/2017 By: /s/RONALD R. PETERSON
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Inheritance	1229-000	4,000.00
TOTAL GROSS RECEIPTS		\$ 4,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
LACHAMFER A BUCKNER	Surplus Funds Paid to Debtor 726 (a)(6) (includes Payments to shareholders and limited partners)	8200-002	2,215.88
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$ 2,215.88

EXHIBIT 3 – SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Chase Bank PO BOX 1335 Buffalo, NY 14240		72,873.00	NA	NA	0.00
	Chase Mortgage P.O. Box 24696 Columbus, OH 43224- 0696		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Nationstar Mortgage LI 350 Highland Dr Lewisville, TX 75067		135,189.00	NA	NA	0.00
	Neighborhood Housing Services 120 S. LaSalle Suite 1327 Chicago, IL 60603		46,477.00	NA	NA	0.00
	Neighborhood Housing Services 747 N. May St. Chicago, IL 60622		299,442.00	NA	NA	0.00
	Neighborhood Lend Serv 1 Corporate Dr Lake Zurich, IL 60047		0.00	NA	NA	0.00
	Neighborhood Lend Serv 1 Corporate Dr Lake Zurich, IL 60047		0.00	NA	NA	0.00
TOTAL SECURED CLAIMS			\$ 553,981.00	\$ 0.00	\$ 0.00	\$ 0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
RONALD R. PETERSON	2100-000	NA	446.03	446.03	446.03
RONALD R. PETERSON	2200-000	NA	6.31	6.31	6.31
Associated Bank	2600-000	NA	160.00	160.00	160.00

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$ NA	\$ 612.34	\$ 612.34	\$ 612.34

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$ NA	\$ NA	\$ NA	\$ NA

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Adelstein Dpm Steven T Amer Coll Co/ACC International 919 Estes Ct. Schaumburg, IL 60193		75.00	NA	NA	0.00
	Alexian Brothers Medical Cente Harris 222 Merchandise Mart Plz,Suite 1900 Chicago, IL 60654		1,142.00	NA	NA	0.00
	American Home Mtg Svci Ahmsi / Attention: Bankruptcy Po Box 631730 Irving, TX 75063		0.00	NA	NA	0.00
	Aurora Loan Services Attn: Bankruptcy Dept. 2617 College Park Scottsbluff, NE 69361		0.00	NA	NA	0.00
	Citibank Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179		17,928.00	NA	NA	0.00
	Citibank/The Home Depot Citicorp Credit Srvs/Centralized Bankrup Po Box 790040 Saint Louis, MO 63179		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898		0.00	NA	NA	0.00
	City of Chicago Department of Water Management PO Box 6330 Chicago, IL 60680- 6330		0.00	NA	NA	0.00
	Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		0.00	NA	NA	0.00
	Dr. Muhammad Muzammil 800 Biesterfield Rd. #409 Elk Grove Village, IL 60007		80.00	NA	NA	0.00
	Drs. Kane Misawa Spiess and Nguyen 33 W. Higgins Rd. Suite 820 Barrington, IL 60010		70.00	NA	NA	0.00
	Elk Grove Radiology S.C P.O. Box 4543 Carol Stream, IL 60197		40.00	NA	NA	0.00
	Elk Grove Radiology S.C. Illinois Collection Service Po Box 1010 Tinley Park, IL 60477		107.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Elmhurst Family Dental Choice Recovery 1550 Old Henderson Rd St Columbus, OH 43220		110.00	NA	NA	0.00
	EPMG of Illinois, S.C. P.O. Box 95968 Oklahoma City, OK 73143-5968		469.00	NA	NA	0.00
	Fifth Third Bank Fifth Third Bank Bankruptcy Department, 1830 East Paris Ave. Grand Rapids, MI 49546		0.00	NA	NA	0.00
	G M A C P O Box 380901 Bloomington, MN 55438		0.00	NA	NA	0.00
	Hsbc Bank Nevada N.A. Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		1,292.00	NA	NA	0.00
	Hsbc Bank Po Box 9 Buffalo, NY 14240		0.00	NA	NA	0.00
	Mb Financial Bank 6111 N River Rd Rosemont, IL 60018		0.00	NA	NA	0.00
	Mea-Elk Grove Village Llc State Collection Service Po Box 6250 Madison, WI 53716		0.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Mount Sinai Hospital 26465 Network Place Chicago, IL 60673		1,501.00	NA	NA	0.00
	Northwest Health Care Assoc. 2360 Hassell Road Suite F Hoffman Estates, IL 60189- 2171		250.00	NA	NA	0.00
	Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		193.00	NA	NA	0.00
	Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		120.00	NA	NA	0.00
	Portfolio Recovery Associates Blitt & Gaines 661 Glenn Ave. Wheeling, IL 60090		0.00	NA	NA	0.00
	Quest Diagnostics PO Box 740397 Cincinnati, OH 45274		173.05	NA	NA	0.00
	Sinai Medical Group 1107 S Mannheim Rd Suite 302 Westchester, IL 60154		148.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Unifund CCR Blatt, Hassenmiller 125 S Wacker Dr. #400 Chicago, IL 60606		13,822.00	NA	NA	0.00
	US Cellular Attn: Write Off Department P.O. Box 7835 Madison, WI 53707-7835		148.41	NA	NA	0.00
	West Suburban Medical Center P.O. Box 830913 Birmingham, AL 35283-0913		198.05	NA	NA	0.00
	World Financial Network Natl B Portfolio Recovery Po Box 41067 Norfolk, VA 23541		2,287.00	NA	NA	0.00
1	American InfoSource LP as agent for US Cellular	7100-000	NA	148.41	148.41	148.41
2	Midland Funding LLC	7100-000	NA	1,016.72	1,016.72	1,016.72
	American InfoSource LP as agent for US Cellular	7990-000	NA	NA	NA	0.85
	Midland Funding LLC	7990-000	NA	NA	NA	5.80
TOTAL GENERAL UNSECURED CLAIMS			\$ 40,153.51	\$ 1,165.13	\$ 1,165.13	\$ 1,171.78

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit 8

Case No: 15-16596 TAB Judge: Timothy A. Barnes Trustee Name: RONALD R. PETERSON
Case Name: LACHAMFER A BUCKNER Date Filed (f) or Converted (c): 05/09/2015 (f)
341(a) Meeting Date: 06/01/2015
For Period Ending: 12/20/2017 Claims Bar Date: 03/30/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Location: 4421 W. Jackson, Chicago IL 60624	250,000.00	0.00	OA	0.00	FA
2. 1425 N. Austin Blvd Chicago, IL 60651	128,000.00	0.00		0.00	FA
3. Checking with US Bank	8,000.00	7,000.00		0.00	FA
4. 3 Rooms	500.00	500.00		0.00	FA
5. Clothes	500.00	0.00		0.00	FA
6. 401k	14,000.00	0.00		0.00	FA
7. 2005 Pontiac Grand Prix - over 120,000 miles	1,500.00	0.00		0.00	FA
8. Inheritance (u)	0.00	4,000.00		4,000.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$402,500.00	\$11,500.00	\$4,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

April 22, 2017. I followed up on the probate matter; no more money expected. I am closing the estate.

April 26, 2016. Recovered a small inheritance; ready to close the estate.

Recovered \$4,000 from inheritance, but only one creditor filed a claim. Alexis Gabay, my attorney, is sending follow-up letters to the creditors begging them to file at least late claims.

Initial Projected Date of Final Report (TFR): 12/30/2016

Current Projected Date of Final Report (TFR): 06/30/2017

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FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-16596
Case Name: LACHAMFER A BUCKNER

Trustee Name: RONALD R. PETERSON
Bank Name: Associated Bank
Account Number/CD#: XXXXXX8828
Checking Account (Non-Interest Earn

Exhibit 9

Taxpayer ID No: XX-XXX3279
For Period Ending: 12/20/2017

Blanket Bond (per case limit): \$54,824,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/28/15	8	LACHAMFER A BUCKNER		1229-000	\$4,000.00		\$4,000.00
02/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,990.00
03/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,980.00
04/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,970.00
05/06/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,960.00
06/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,950.00
07/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,940.00
08/05/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,930.00
09/08/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,920.00
10/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,910.00
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,900.00
12/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,890.00
01/09/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,880.00

Page Subtotals:

\$4,000.00

\$120.00

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-16596
Case Name: LACHAMFER A BUCKNER

Trustee Name: RONALD R. PETERSON
Bank Name: Associated Bank
Account Number/CD#: XXXXXX8828
Checking Account (Non-Interest Earn)

Exhibit 9

Taxpayer ID No: XX-XXX3279
For Period Ending: 12/20/2017

Blanket Bond (per case limit): \$54,824,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
02/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,870.00
03/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,860.00
04/07/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,850.00
05/05/17		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$3,840.00
11/17/17	30001	RONALD R. PETERSON JENNER & BLOCK LLP CHICAGO, IL 60654-3456	Distribution			\$452.34	\$3,387.66
		RONALD R. PETERSON	Final distribution representing a payment of 100.00 % per court order. (\$446.03)	2100-000			
		RONALD R. PETERSON	Final distribution representing a payment of 100.00 % per court order. (\$6.31)	2200-000			
11/17/17	30002	American InfoSource LP as agent for US Cellular PO Box 248838 Oklahoma City, OK 73124-8838	Final distribution to claim 1 representing a payment of 100.00 % per court order.			\$149.26	\$3,238.40
			(\$0.85)	7990-000			
		American InfoSource LP as agent for US Cellular	Final distribution to claim 1 representing a payment of 100.00 % per court order. (\$148.41)	7100-000			
11/17/17	30003	Midland Funding LLC Midland Credit Management, Inc., as Agent for Midland Funding LLC P.O. Box 2011 Warren, MI 48090	Final distribution to claim 2 representing a payment of 100.00 % per court order.			\$1,022.52	\$2,215.88
			(\$5.80)	7990-000			

Page Subtotals:

\$0.00

\$1,664.12

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-16596
Case Name: LACHAMFER A BUCKNER

Trustee Name: RONALD R. PETERSON

Bank Name: Associated Bank

Account Number/CD#: XXXXXX8828

Checking Account (Non-Interest Earn

Taxpayer ID No: XX-XXX3279

Blanket Bond (per case limit): \$54,824,000.00

For Period Ending: 12/20/2017

Separate Bond (if applicable):

Exhibit 9

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
		Midland Funding LLC	Final distribution to claim 2 (\$1,016.72) representing a payment of 100.00 % per court order.	7100-000			
11/17/17	30004	LACHAMFER A BUCKNER 4421 W. JACKSON CHICAGO, IL 60624	Distribution of surplus funds to debtor.	8200-002		\$2,215.88	\$0.00

COLUMN TOTALS	\$4,000.00	\$4,000.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$4,000.00	\$4,000.00
Less: Payments to Debtors	\$0.00	\$2,215.88
Net	\$4,000.00	\$1,784.12

Exhibit 9

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX8828 - Checking Account (Non-Interest Earn	\$4,000.00	\$1,784.12	\$0.00
	-----	-----	-----
	\$4,000.00	\$1,784.12	\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$4,000.00		
Total Gross Receipts:	\$4,000.00		